What is claimed is:

1. A polarizer having retarder comprising

a polarizing film; and

a retarder, which comprises a substrate of a transparent resin film and at least one coat layer with birefringent anisotropy being on at least one surface of the substrate, wherein

the in-plane retardation value (R_0) of the phase retarder is not less than 20 nm, and the retardation value along the film thickness direction (R') calculated based on the retardation value (R_{40}) measured by inclining by 40° around the slow axis in the plane and the in-plane retardation value (R_0) is more than 40 nm.

- 2. The polarizer having retarder according to claim 1, wherein the substrate of a transparent film has orientation in the film plane, and the in-plane retardation value (R_{0B}) of the substrate is not less than 20 nm.
- 3. The polarizer having retarder according to claim 1, wherein the substrate of a transparent film is selected from the group consisting of polycarbonate resin, cyclic polyolefin resin, and cellulose resin.
- 4. The polarizer having retarder according to claim 1, wherein

the coat layers with birefringent anisotropy comprises a liquid crystal composition or a composition cured from a liquid crystal composition.

- 5. The polarizer having retarder according to claim 1, wherein the coat layer with birefringent anisotropy comprises an organically modified clay dispersible in an organic solvent.
- 6. The polarizer having retarder according to claim 5, wherein the layer comprising an organically modified clay further comprises a hydrophobic resin.
- 7. The polarizer having retarder according to claim 1, wherein the coat layers with birefringent anisotropy comprises homopolymer of polyimide, or a layer comprising a rigid rod polymer selected from the group consisting of polyamide, polyester, poly (amide-imide), poly (ester-imide), with negative birefringent anisotropy.
- 8. The polarizer having retarder according to claim 1, wherein the coat layer with birefringent anisotropy comprises a multi-thin-layer.
- 9. The polarizer having phase retarder according to any of claims 1 to 8, wherein the retarder has the in-plane

retardation value (R_0) of from 20 to 300 nm, and the retardation value along the thickness direction (R') of from 50 to 300 nm calculated based on the retardation value (R_{40}) measured by inclining by 40° around the slow axis in the plane and the in-plane retardation value (R_0).

10. A liquid crystal display apparatus comprising at least one polarizer having retarder according to claim 1, and a liquid crystal cell.